

## CLAIMS

1. A method of transmitting a customized offer to an applicant comprising:  
obtaining a requested term from the applicant;  
determining a set of offers for the applicant;  
selecting an offer from among the set of offers to display to the applicant using  
the requested term; and  
transmitting the selected offer to the applicant.
2. A method of transmitting a customized offer to an applicant as recited in claim 1  
wherein a plurality of selected offers are selected and transmitted to the applicant.
3. A method of transmitting a customized offer to an applicant as recited in claim 1  
wherein a plurality of terms are received from the applicant.
4. A method of transmitting a customized offer to an applicant as recited in claim 1  
wherein a plurality of terms are received from the applicant and wherein one of the terms  
is identified by the applicant as the most important term.
5. A method of transmitting a customized offer to an applicant as recited in claim 4  
wherein selecting an offer from among the set of offers to display to the applicant using  
the requested term includes selecting offers that have preferred values for the most  
important term.
6. A method of transmitting a customized offer to an applicant as recited in claim 1  
wherein a plurality of terms are received from the applicant and wherein the terms are  
ranked by the applicant.
7. A method of transmitting a customized offer to an applicant as recited in claim 1  
wherein obtaining a requested term from the applicant includes obtaining terms for a  
current card from the applicant and obtaining desired changes to those terms.
8. A method of transmitting a customized offer to an applicant as recited in claim 1  
wherein obtaining a requested term from the applicant includes displaying a plurality of  
cards having different terms to the applicant and determining which of the cards is  
requested.

9. A method of transmitting a customized offer to an applicant as recited in claim 1 wherein selecting an offer from among the set of offers to display to the applicant using the requested term includes selecting offers that have preferred values for the requested term.

10. A method of transmitting a customized offer to an applicant comprising:  
obtaining a requested term from the applicant;  
fixing the requested term;  
determining a set of offers with the fixed requested term;  
selecting an offer from among the set of offers to display to the applicant; and  
transmitting the selected offer to the applicant.

11. A system for transmitting a customized offer to an applicant comprising:  
an interface configured to:  
    obtain a requested term from the applicant; and  
    transmit a selected offer to the applicant; and  
a processor configured to:  
    determine a set of offers for the applicant; and  
    select the selected offer from among the set of offers to display to the applicant using the requested term.

12. A computer program product for transmitting a customized offer to an applicant, the computer program product being embodied in a computer readable medium and comprising computer instructions for:  
    obtaining a requested term from a the applicant;  
    determining a set of offers for the applicant;  
    selecting an offer from among the set of offers to display to the applicant using the requested term; and  
    transmitting the selected offer to the applicant.

13. A system for transmitting a customized offer to an applicant comprising:  
an interface configured to:  
    obtain a requested term from the applicant; and  
    transmit a selected offer to the applicant.

a processor configured to:

fix the requested term;

determine a set of offers with the fixed requested term; and

select the selected offer from among the set of offers to display to the applicant.

14. A computer program product for transmitting a customized offer to an applicant, the computer program product being embodied in a computer readable medium and comprising computer instructions for:

obtaining a requested term from the applicant;

fixing the requested term;

determining a set of offers with the fixed requested term;

selecting an offer from among the set of offers to display to the applicant; and

transmitting the selected offer to the applicant.